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Maine Bureau of Insurance 2013 Annual Report from the Superintendent to the Legislature

Maine Bureau of Insurance

Maine Department of Professional and Financial Regulation

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MAINE BUREAU OF INSURANCE 2013 ANNUAL REPORT FROM THE SUPERINTENDENT TO THE LEGISLATURE

Prepared by the Maine Bureau of Insurance
April 2014

Paul R. LePage
Governor

Anne L. Head
Commissioner

Eric A. Cioppa
Superintendent

TABLE OF CONTENTS

I.	INTRODUCTION	1
II.	BUREAU OF INSURANCE DIVISIONS AND UNITS	2
	CONSUMER HEALTH CARE DIVISION	2
	LIFE AND HEALTH ACTUARIAL UNIT.....	3
	PROPERTY AND CASUALTY DIVISION	4
	PROPERTY CASUALTY ACTUARIAL UNIT	6
	LICENSING DIVISION.....	6
	RESEARCH AND STATISTICS UNIT	7
	FINANCIAL EXAMINATION DIVISION	7
	ALTERNATIVE RISK MARKETS UNIT	8
	FINANCIAL ANALYSIS DIVISION	8
	MARKET REGULATION UNIT	11
	ADMINISTRATIVE SERVICES UNIT	13
III.	APPENDICES.....	14
	APPENDIX A: 2013 OUTREACH EVENTS.....	15
	APPENDIX B: BUREAU PUBLICATIONS AND ONLINE TOOLS.....	16

I. INTRODUCTION

States are the primary regulators of the insurance industry in the United States. The Maine Bureau of Insurance (the Bureau) regulates insurance companies, producers and agents, as well as other entities engaged in the business of insurance in the State. The Bureau enforces solvency standards, as well as consumer protections, under the Maine Insurance Code.

The Bureau primarily serves a regulatory function, however, consumer assistance and education is a large part of the agency's mission. Staff in both the Consumer Health Care and Property and Casualty divisions respond to consumer calls and written inquiries and research written complaints, to ensure compliance with Maine law. Complaints may then be turned over to the Bureau's legal staff for enforcement action or to the Market Regulation Unit for further investigation.

In 2013, Maine's 1,285 insurance carriers received more than \$6.1 billion in premiums. Total penalties and settlement payments to the State by insurance carriers and producers in 2013 totaled \$556,557. Total restitution paid to insured Maine individuals and businesses by carriers, following investigations and hearings conducted by the Bureau, totaled \$1,882,426.

In 2013, the Bureau staff actively monitored and communicated with members of the insurance industry, the Legislature and the public about the federally-administered Marketplace, established as part of the federal government's Affordable Care Act.

Interstate cooperation and information-sharing are key elements of regulating the national insurance market in a state-based system. The National Association of Insurance Commissioners (NAIC) facilitates this process. The forums and tools offered by the NAIC provide information that is critical to the Bureau's regulatory responsibilities. The NAIC also conducts accreditations of state insurance agencies, ensuring that each state's financial regulation is sufficient to oversee its domestic market. The Bureau has been accredited by the NAIC since 1993 and has been an active participant in various NAIC events and working groups. Currently, the Bureau's Superintendent, Eric Cioppa, serves as Vice Chair of NAIC's Financial Condition Committee.

The Bureau also participates in supervisory colleges held by insurer groups' domiciliary states. Regulators whose states are responsible for affiliates of the group and international regulators participate in these forums, which allow regulators to assess the risks borne by the subject insurance group and the mitigation strategies employed. Participation in both the NAIC forums and supervisory colleges enhances the Bureau's ability to monitor and proactively address regulatory issues.

II. BUREAU OF INSURANCE DIVISIONS AND UNITS

CONSUMER HEALTH CARE DIVISION

The responsibilities of the Consumer Health Care Division (CHCD) include:

- assisting consumers with understanding their rights regarding health, disability, long-term care and life insurance;
- investigating and resolving consumer complaints;
- reviewing carriers' insurance forms to ensure compliance with Maine law;
- licensing medical utilization review entities;
- drafting and reviewing health insurance regulations;
- bringing enforcement actions against licensed entities when violations occur;
- reviewing managed care plans for compliance with provider network adequacy standards;
- approving registrations for preferred provider arrangements (PPAs);
- coordinating compliance with the Affordable Care Act (ACA) as it pertains to the commercial health insurance market.

CHCD staff answered 4,977 telephone and written inquiries during 2013 (the most frequent inquiries related to individual insurance, Medicare, and claim denials), and responded to 441 written health, disability, annuity, and life insurance complaints filed by health plan enrollees, policy holders, insurance producers, and health care providers.

As part of the complaint investigation process, CHCD staff works to obtain restitution for consumers who have suffered a financial loss due to improperly denied claims or claims which were not paid in accordance with the policy. In 2013, the CHCD obtained restitution of \$1,500,967 for complainants.

During 2013, the CHCD received 2,323 rate and form filings and approved 2,126. (Some filings were disapproved, placed on hold, or withdrawn by the insurance company.)

CHCD TOTALS	2013	2012	2011	2010
Consumer Complaints Received	441	543	633	651
Consumer Inquiries Received	4,977	3,958	4,044	4,837
Restitution to Consumers	\$1,500,967	\$2,198,607	\$1,158,313	\$1,923,427
Rate and Form Filings Received	2,323	2,230	2,519	2,584

CHCD staff participates in many outreach events and programs. In 2013, these events included numerous informational sessions focused on the federal ACA and its federally-administered health insurance Marketplace. (Additional information about these events is found on page 13.)

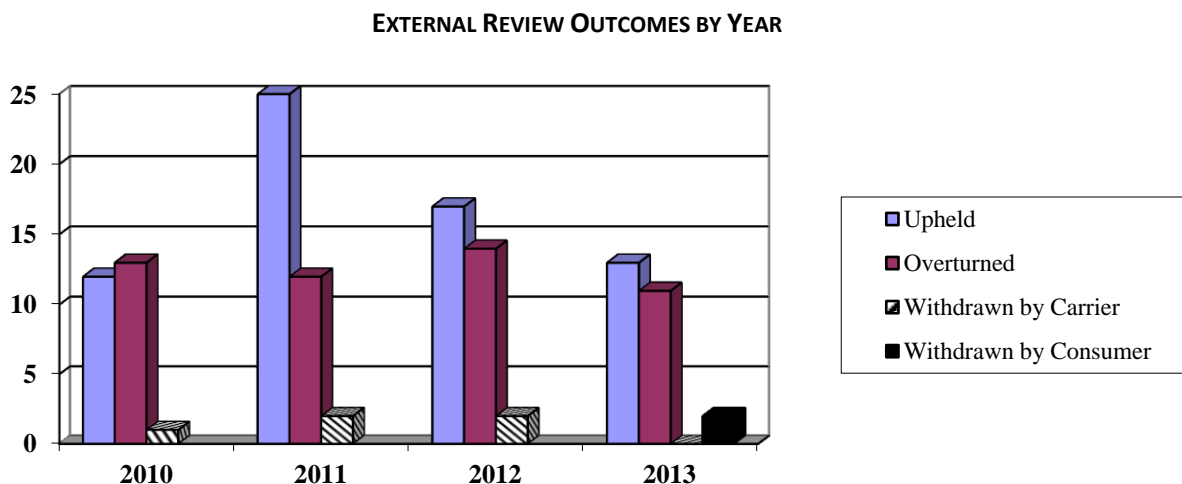
The CHCD's *A Consumer's Guide to Individual Health Insurance in Maine* was completely revised to reflect the new federal mandates; the new ACA compliant health care plans available in Maine and their provider networks; open and special enrollment periods; dependent care; exemptions, subsidies, tax credits and penalties; and various contact information for consumers seeking additional assistance.

EXTERNAL REVIEWS

External reviews are available as a third level of review for consumers who have exhausted their insurance carrier's internal appeals for denial of benefits in a fully insured plan. The Bureau contracted with four independent external review organizations in 2013: IMX Medical Management Services, Medwork Independent Review, Maximus Federal Services, Inc., and Island Peer Review Organization.

The CHCD received 36 requests for external review and processed 26 that qualified. Of these, 24 were completed and 2 were withdrawn by the consumers prior to hearing. Of the 24 completed requests, 13 (54%) upheld the insurance carrier's position, and 11 (46%) overturned the carrier's denial of benefits. There were 18 cases heard for medical necessity of treatment including 2 related to prescription drugs, 8 for mental/behavioral health, 3 for PT/chiropractic care, and 5 for specific care/treatment decisions. There were 8 decisions based on the treatments being experimental or investigational: 1 for a mental/behavioral health treatment, 1 for a drug therapy, and 6 for specific care/treatment decisions. None included provider network issues.

Figure 4 illustrates the number of external reviews for the years 2010-2013 that were upheld, overturned, or withdrawn by either the carrier or the consumer prior to the review.



LIFE & HEALTH ACTUARIAL UNIT

The Life & Health Actuarial Unit provides actuarial and technical services to Bureau staff involving life and health insurance. Tasks performed by the Unit include:

- Reviewing and taking appropriate action on rate filings for regulated lines of insurance, primarily individual health, small group health, credit life and health, group and individual Medicare supplement, and long-term care.
- Providing reserve analysis review of life and health insurance companies.
- Providing technical assistance to insureds, consumers, state agencies, and others on insurance matters.
- Studying proposed mandated benefit legislation as requested by the Legislature to determine the social impact, the financial impact, and the medical efficacy of the proposed mandate.
- Estimating the impact on health insurance premiums of proposed expansions of health care services requiring a certificate of need from the Maine Department of Health and Human Services.
- Assisting the Research and Statistical Unit with the collection of health insurance data:
 - Annual reports on mandated benefits claims experience;
 - Annual supplemental premium reports from health insurers;
 - Annual reports on insured demographics for small group and individual health insurance;
 - Annual reports on claims paid by third-party administrators and by insurers administering employers' self-funded health plans; and
 - Preparation of quarterly "market snapshots" for the small group and individual health insurance markets.

PROPERTY AND CASUALTY DIVISION

The Property and Casualty Division (P&C) performs three separate functions: review of insurer rate, rule, and form filings; resolution of consumer complaints; and administration of cancellation/nonrenewal hearings.

In 2013, P&C staff answered 4,022 telephone and written inquiries, responded to 306 written complaints, and obtained restitution of \$381,459 for consumers who suffered a financial loss due to improperly denied claims or claims that were not paid in accordance with the policy.

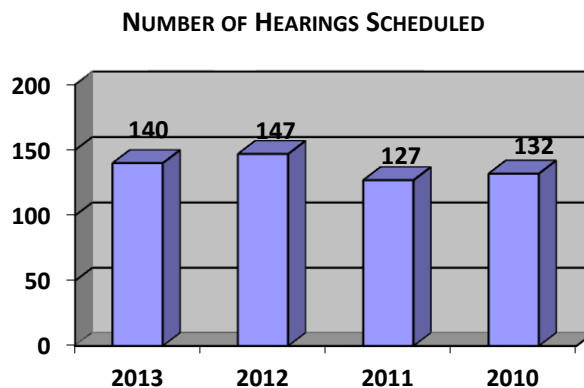
The P&C Division received 3,434 rate and form filings during 2013.

Property & Casualty Totals	2013	2012	2011	2010
Consumer Complaints Received	306	319	383	440
Consumer Complaints Closed	278	348	387	423
Consumer Inquiries Received	4022	4,760	4,901	4,482
Restitution to Consumers	\$381,459	\$ 943,685	\$ 1,691,055	\$ 154,7377
Rate and Form Filings Received	3,434	3,092	3,071	3,287

The NAIC released two reports¹ in 2013 showing Maine’s national ranking for two lines of property and casualty insurance – personal auto and homeowners – as 5th and 11th most affordable, respectively. While the reports are based on data from 2011, the rankings indicate that Maine consumers pay less for these types of insurance than do consumers in most other states.

HEARINGS

When an insurance company issues a notice of cancellation or nonrenewal of a homeowners or personal auto policy, the company must advise the insured of the right to request a hearing contesting the action. There is also a statutory right to request a hearing when a commercial property or liability policy is cancelled prior to its expiration date. The hearing provides a forum to dispute the reason(s), and requires the Bureau to determine whether the cancellation or nonrenewal was done in accordance with Maine law. The following graph and table show the number of hearings scheduled and those resulting in decisions. In some cases, the insurance company or the insured may cancel the proceeding prior to hearing, which results in no issued decision.



Hearing Results	2013	2012	2011	2010
Number of Decisions Issued	62	75	64	66
Findings for the Policyholder	28	36	36	37

WORKERS’ COMPENSATION

The Property and Casualty Division staff members are also responsible for processing all rate, rule, and form filings presented to the Bureau involving workers’ compensation insurance, reinsurance for self-insurers, and occupational disability policies. In addition to these filings, the Unit assists the actuarial staff with workers’ compensation loss cost filings.

In 2012, the National Council on Compensation Insurance (NCCI) received approval from the Bureau for an average decrease in the advisory loss costs of 1.8% effective January 1, 2013. Then, on January 24,

¹ The two NAIC reports are titled *2011 Homeowners Insurance Report* and *2010/2011 Auto Insurance Database Report*.

2013, NCCI filed for a 3.9% increase in advisory loss costs due to changes in the medical fee schedule implemented by the Maine Workers' Compensation Board on January 1, 2013. The filing was approved by the Bureau for an effective date of April 1, 2013. The resulting total average change in the advisory loss costs in 2013 was an increase of approximately 2.0%.

The Division also responds to general inquiries regarding workers' compensation premiums and policies, handles complaints regarding workers' compensation insurance rates, rules, and policy cancellations, and conducts research and special projects related to workers' compensation matters. Complaints regarding specific workers' compensation claims are under the jurisdiction of the Workers' Compensation Board. If the Workers' Compensation Board finds a pattern of improper claims handling practices, however, it can refer the matter to the Bureau.

PROPERTY AND CASUALTY ACTUARIAL UNIT

The Property and Casualty Actuarial Work Unit reviews rate filings made by licensed insurance companies and by advisory organizations. Among its responsibilities, the Unit:

- Reviews rate and rating rule filings;
- Reviews and analyzes loss cost filings by industry advisory organizations that gather experience and file expected loss figures that insurers use to establish rates and rating rules;
- Provides technical assistance to insureds, consumers, state agencies, and others on insurance-related matters;
- Reviews funding and reserves of workers' compensation self-insurance trusts;
- Provides reserve analysis of property/casualty insurance companies; and
- Provides technical assistance to the Superintendent in all aspects of property/casualty and workers' compensation matters.

LICENSING DIVISION

The Licensing Division is responsible for processing and maintaining license records on insurance producers and business entities (agencies), including issuing and terminating licenses. Additional responsibilities include overseeing the licensing examination process and supervising the continuing education program.

Electronic processing of producer appointments, appointment terminations, and non-resident license applications, as well as participation in the national producer database, has made the licensing process more efficient, timely, and uniform.

The Licensing Division processed more than 14,300 new licenses during 2013 for producers, consultants, adjusters, and business entities.

NUMBER OF ACTIVE INDIVIDUAL LICENSES, 2013

	Producers	Consultants	Adjusters
Resident	8,052	50	751
Non-Resident	89,961	13	8,208
Total	98,013	63	8,959

RESEARCH AND STATISTICS UNIT

The Research and Statistics Division has the overall responsibility of creating, maintaining, and monitoring databases used by the Bureau. The objective of the Unit is to collect, interpret, and provide data from regulated entities to Bureau divisions and units, other governmental agencies, and the public as needed; to research issues for Bureau divisions and units; to serve as liaison between the Bureau and NAIC online applications; and to maintain database applications and the Bureau's website.

FINANCIAL EXAMINATION DIVISION

The Financial Examination Division examines domestic insurers not less than once every five years to ensure soundness of the insurance companies' financial position. All reports of examination are public and can be found on the Bureau's website.² Financial statements for Maine-licensed HMOs may also be found online.³

FINANCIAL EXAMINATIONS COMMENCED IN 2013

Company	Report Issued
Unum Life Insurance Company of America (limited scope)	February 13, 2013
Medical Mutual Insurance Company of Maine	April 4, 2013
Maine Employers Mutual Insurance Company	In progress
Patriot Insurance Company	In progress

FINANCIAL EXAMINATIONS SCHEDULED FOR 2014

Company	Financial Period Ending
Unum Life Insurance Company of America	December 31, 2013
Anthem Health Plans of Maine, Inc.	December 31, 2013
Aetna Health Inc. (a Maine corporation)	December 31, 2013
York Insurance Company of Maine	December 31, 2013
North East Insurance Company	December 31, 2013

² Financial examination reports are available at www.maine.gov/pfr/insurance/company/domestic.htm.

³ Available at: www.maine.gov/pfr/insurance/hmo/financial.htm.

ALTERNATIVE RISK MARKETS WORK UNIT

The Alternative Risk Markets Work Unit reviews and evaluates applications for workers' compensation self-insurance authority, captive entities, multiple employer welfare arrangements, group self-insurance reinsurance accounts, and the Maine Self-Insurance Guaranty Association. Its mission is to apply the rules and regulations governing these entities in a fair, consistent, and timely manner to assure that Maine businesses utilizing alternative risk mechanisms do so effectively and responsibly.

The Unit completed 5 general compliance examinations of alternative risk entities in 2013.

Number of Self-Insurers for Workers' Compensation	2013	2012	2011	2010
Individual Self-Insurers	59	60	59	58
Group Self-Insurers ⁴	19	19	19	19

FINANCIAL ANALYSIS DIVISION

The Financial Analysis Division handles the licensing and monitoring of foreign insurance companies, managing general agents, third party administrators, risk retention groups, reinsurance intermediaries, surplus lines entities, and reinsurance companies. The Division is also responsible for the on-going financial review of domestic companies and the processing of name changes, mergers, acquisitions, amendments to authority, and redomestications of the above entities. Recent changes in the NAIC accreditation standards require the Bureau to perform holding company analysis on the groups that our domestic companies are a part of. The Bureau has implemented holding company analysis and has taken steps to ensure that the reviews performed on the holding companies will meet accreditation standards when required in 2014.

⁴ As of January 14, 2014, this represents approximately 1,361 employers.

NUMBER OF INSURANCE COMPANIES LICENSED IN MAINE

Company Type	2013	2012	2011	2010
Property and Casualty Companies	687	668	653	640
Life & Health and HMOs	349	358	358	353
Fraternal Companies	13	13	13	14
Surplus Lines Companies	152	145	141	131
Private Purchasing Alliance	1	2	2	2
Multiple Employer Welfare Arrangement (MEWA)	2	2	2	2
Captive	3	3	2	1
Risk Retention Groups	72	77	72	70
Reinsurer	0	0	0	1
Non-Profit	2	1	1	1
Fire Assessment Company	4	4	5	5
Total	1285	1273	1249	1220

DOMESTIC INSURANCE COMPANIES, 2013 (DOMICILED IN MAINE)

Maine Domestics	12/31/13 Premium ⁵	12/31/13 Assets
Aetna Health Inc. (a Maine corporation)	\$98,180,276	\$34,153,288
Anthem Health Plans of Maine, Inc.	\$1,055,248,719	\$417,586,557
Casco Indemnity Co.	\$9,417,493	\$25,049,566
Cigna Healthcare of Maine, Inc.	\$0	\$5,536,243
Great Falls Insurance Company	\$5,775,036	\$5,330,157
Maine Community Health Options	\$0	\$18,225,868
Maine Dental Service Corp.	\$53,811,336	\$44,416,207
Maine Employers' Mutual Insurance Co.	\$136,829,478	\$795,621,566
Martin's Point Community Health Plan Inc.	\$0	\$3,218,708
Martin's Point Generations, LLC	\$170,967,988	\$40,646,065
Medical Mutual Insurance Co. of Maine	\$42,041,033	\$265,875,437
MMG Insurance Co.	\$148,606,238	\$225,328,952
North East Insurance Co. (as of 9/30/13)	\$5,222,652	\$94,873,368
Patriot Insurance Co.	\$49,072,847	\$99,856,406
Patrons Oxford Insurance Co.	\$36,015,135	\$15,220,109
Select Care of Maine	\$0	\$1,526,684
State Mutual Insurance Co.	\$1,586,081	\$2,253,586
UNUM Life Insurance Co. of America	\$3,959,847,748	\$19,078,536,320
York Insurance Co. of Maine (as of 9/30/13)	\$39,941,453	\$45,411,226
Total	\$5,812,563,513	\$21,218,666,313

⁵ Year-end direct written premium totals are reported on a **national** basis.

NON-MAINE HEALTH MAINTENANCE ORGANIZATIONS 2013 (MAINE ONLY PREMIUMS)

HMOs (State of Domicile)	12/31/13 Premium	12/31/13 Assets
Arcadian Health Plan Inc. (WA)	\$54,186,762	\$103,581,945
Harvard Pilgrim Health Care, Inc. (MA)	\$122,640,776	\$853,527,956
Total	\$176,827,538	\$957,109,901

NEW COMPANY LICENSES ISSUED IN 2013 (41 TOTAL)

Non-Profit Insurance Company	
Maine Community Health Options	
Life and Health Insurance Companies	
Care Improvement Plus South Central Insurance Company	Medico Corp Life Insurance Company
Industrial Alliance Insurance and Financial Services, Inc.	Reserve National Insurance Company
Property and Casualty Insurance Companies	
Alamance Insurance Company	Federated Rural Electric Insurance Exchange
Allied Insurance Company of America	National Mortgage Insurance Corporation
Allied Pro	North American Title Insurance Company
Amco Insurance Company	OBI National Insurance Company
Boston Indemnity Company, Inc.	Privilege Underwriters Reciprocal Exchange
Build American Mutual Assurance Company	Southwest Marine and General Insurance Company
Catlin Indemnity Company	US Underwriters Insurance Company
Cherokee Insurance Company	United Casualty and Surety Insurance Company
Continental Heritage Insurance Company	Victoria Automobile Insurance Company
Crestbrook Insurance Company	Westcor Land Title Insurance Company
Depositors Insurance Company	
Eligible Surplus Lines Insurance Companies	
Agent Alliance Insurance Company	Hudson Excess Insurance Company
Ally International Insurance Company LTD	Mount Vernon Specialty Insurance Company
Associated International Insurance Company	PMSLIC Insurance Company
Conifer Insurance Company	Proassurance Specialty Insurance Company, Inc.
Fair American Select Insurance Company	QBE Insurance (Europe) Limited
Great American Fidelity Insurance Company	
Risk Retention Groups	
Academic Medical Professional Insurance Risk Retention Group, LLC.	Coverys RRG, Inc.
Architects & Engineers Insurance Company, A Risk Retention Group	National Guardian Risk Retention Group, Inc.

MARKET REGULATION UNIT

The Market Regulation Unit is responsible for establishing and monitoring a compliance program for all licensees. This program includes both in-house analysis and on-site examination of licensees. The examination process typically focuses on the following areas: (1) company operations/management; (2) complaint handling; (3) marketing and sales; (4) producer licensing; (5) policyholder service; (6) underwriting; and (7) claims. While the Unit does not handle individual complaints, it does use complaint data to analyze licensee trends and business practices or patterns. This analysis is often a key factor in selection for the on-site examination process.

In addition to conducting market analysis and onsite examinations, the Unit participates in multi-state examinations on behalf of the State of Maine. In 2013, Market Regulation was involved in multi-state examinations of Life Insurance Company of North America, Connecticut General Life Insurance Company, Cigna Health & Life Insurance Company, Continental Casualty Company, Independent Statistical Services, and American Association of Insurance Services.

2013 MARKET CONDUCT EXAMINATIONS COMPLETED

COMPANY	TYPE OF EXAM	REPORT ISSUED
Cigna Life & Health Company	TARGETED	2013
Connecticut General Life Insurance Company	TARGETED	2013
Independent Statistical services	TARGETED	2013
Life Insurance Company of North America	TARGETED	2013

2014 MARKET CONDUCT EXAMINATIONS IN PROGRESS

COMPANY
Continental Casualty Company
Metropolitan Life Insurance Company

The multi-state examinations of Life Insurance Company of North America and Connecticut General Life Insurance Company were led by the Bureau and resulted in payments to the State of Maine of \$175,000 in 2013.

The State of Maine also received payments in 2013 relating to Regulatory Settlement Agreements (RSAs) arising from multi-state examinations of certain companies' practices and procedures for identifying and paying proceeds to beneficiaries of life insurance policies and annuities. The lead states' examinations and resulting RSAs call for these companies to implement business reforms that will promote timely and efficient searches for beneficiaries of their in-force life insurance policies and annuities and lapsed policies, through regular matches of their insureds and annuitants against the Social Security

Administration's Death Master File. (Lapsed policy match attempts are required for 18 months.) It also provides for payments to be allocated among states subscribing to the RSA.

During 2013, the State of Maine received \$238,661.72 in payments from these RSAs. The companies examined and the payment amounts were as follows:

2013 Multi-State Market Conduct Settlement Payments in Death Benefit Related RSAs

Company	2013 Payment
John Hancock	\$66,428.60
AIG	\$32,412.00
TIAA	\$35,724.24
Transamerica Life Insurance Company	\$22,866.13
ING US	\$81,230.75
Total	\$238,661.72

In 2013, the Unit also completed or commenced the auditing of 15 companies previously referred to the Bureau by the Workers' Compensation Board because of questionable claims-handling techniques, which were established through the Board's monitoring, audit and enforcement program. The Bureau entered into consent agreements with these companies in order to fulfill its statutory duty to bring those practices to a halt. These agreements require the companies, among other obligations, to self-audit claims on a quarterly basis for up to one year and report those findings to the Bureau. The Unit has audited or is in the process of auditing these reports, which includes examining approximately 2,024 claims.

WORKERS' COMPENSATION INSURERS WITH PENDING CONSENT AGREEMENTS

Licensee	Number of Claims
ACE	240
Chubb	57
ESIS	36
Frank Gates Service Co.	52
Gallagher Bassett	240
Harleysville Worcester	6
Liberty Mutual Group	240
Meadowbrook	60 approx.
Old Republic	240
Peerless Ins. Group	240
Public Service Mutual	7
Sedgwick CMS	240
Travelers Group	240
XL Specialty Ins. Co.	6
Zurich Group	120

ADMINISTRATIVE SERVICES UNIT

The Administrative Services Unit provides support for all divisions and units within the Bureau. Responsibilities include purchasing, new employee orientation and communication with HR, travel arrangements and training registrations, copying and distribution of bound and electronic legislative reports, processing and accounting of all Bureau revenue, and consumer outreach support.

III APPENDICES

APPENDIX A – 2013 OUTREACH EVENTS

The Bureau's consumer outreach efforts aim to educate Maine individuals and businesses about their rights under Maine's insurance laws and the federal Affordable Care Act. Members of the Consumer Health Care and Property & Casualty divisions, the Superintendent and others participate in public forums and events to provide this information, and to ensure that consumers are aware of the services the Bureau offers.

Public speaking and other outreach events in which the Bureau participated in 2013 included:

- Thirty seven (37) educational sessions on the Affordable Care Act -- Statewide
- New England Geriatric Conference – Bar Harbor
- Southern Maine Area Agency on Aging – Training – Scarborough
- Bridgton Hospital Guild Annual Meeting – Bridgton
- Senior Outreach Education – Lewiston
- Spectrum Generations – Long Term Care Issues – Augusta
- Eastern Area Agency on Aging – Bangor
- Senior Outreach Session – Newport
- American Cancer Society's Living With Cancer Conference - Augusta
- Fostering Financial Literacy in Maine Schools – Augusta
- Potato Blossom Festival – Fort Fairfield
- Blueberry Festival – Machias
- Common Ground Country Fair – Unity
- State Health Insurance Program/Seniors Medicare Patrol (SHIP/SMP) Annual Meeting – Waterville
- Aging Advocacy Summit – Augusta
- Maine Psychological Association Annual Meeting – South Portland
- Lincoln County Triad Elder Appreciation Day
- Financial Professional Day – Portland

APPENDIX B – PUBLICATIONS AND ON-LINE TOOLS

The Bureau publishes reports on a variety of insurance topics, as required by statute or upon request by members of the Legislature, to provide information to Maine citizens. These are available on the Bureau's website.⁶ To help educate the public on insurance matters that can affect their daily lives, the Bureau publishes, distributes, and posts a number of consumer brochures and online tools in multiple formats online,⁷ including company complaint ratios for auto, homeowners, and life/health/disability carriers. The Bureau's publications and online tools include:

Health Insurance Brochures

Consumer Health Care Division of the Bureau of Insurance
Disability Insurance Guide
External Review Guide: When Your Health Insurance Carrier Denies Benefits for Health Care Services
External Review Summary
Health, Disability and Long-Term Care Insurance Complaint Comparison
Health Insurance Appeals Process Guide
Health Insurance Tips (Internet only)
Health Insurers, Consumer Guide (Internet Only)
Health Savings Accounts (HSAs) link to information from the US Department of the Treasury
Individual Health Insurance Guide
Ten Things You Should Know Before Buying Cancer Insurance (Español)
Long Term Care Insurance Guide
Long Term Care (LTC) Insurance - Maine Tax Qualified and Tax Certified Policies (Internet only)
Long Term Care Partnership Program Guide
Long Term Care Partnership Program Approved Policies
Long Term Care Policies Certified for Income Tax Purposes in Tax Years Ending 12/31/1999
Long Term Care Policies Certified for Income Tax Incentives in Tax Years Beginning 1/1/2002
Long Term Care Shopper's Guide (NAIC publication)
Ten Things You Should Know About Buying Long-Term Care Insurance (Español)
Mandated Health Insurance Benefits, History of (Internet only)
Market snapshot - comparison of individual medical insurers in Maine
Market snapshot - comparison of small group health insurers in Maine
Are You Eligible for or Do You Have Medicare? (Aggressive Sales Practices)
Medicare Supplement Brochure - for plans issued beginning June 2010
Medicare Supplement Renewing Rates Comparison Chart for plans issued up to 5/31/2010
Understanding Medicare Enrollment Periods link to Dept of Health and Human Services
Choosing a Medigap Policy
Ten Things You Should Know About Buying A Medigap Policy (Español)
Resolving Health Care Insurance Disputes (Internet only)
Small Employers Health Insurance Guide
What Can I Do If I Lose My Group Health Insurance?
What Should I look For When I Buy Health Insurance?

⁶ Available at: <http://www.maine.gov/pfr/insurance/reports.htm>.

⁷ Available at: <http://www.maine.gov/pfr/insurance/consumer/brochures.htm>.

Life Insurance Brochures

Life Insurance Information for Military Personnel
Ten Things You Should Know Before Purchasing Life Insurance (Español)
Ten Things You Should Know About Buying Fixed Deferred Annuities (Español)
What you Should Know about Viatical and Life Settlements
Life Settlement Brochure For producers
Alternative Life Settlement Brochure For producers

Workers' Compensation Brochures

Workers' Compensation Insurance in Maine, An Employers' Guide to
Opting Out: A Workers' Compensation Insurance Summary for Executive Officers of Corporations

Auto Insurance Brochures

Auto Insurance, Consumer Guide to
Auto Insurance, Making the Claims Process Easier
Cancellation or Nonrenewal of Personal Automobile and Property Insurance
Credit Information - Understanding How Insurers Use
Personal Auto Insurance Complaint Comparison
Youthful Drivers, Consumer Guide to
Maine Driving Dynamics
Ten Things You Should Know About Buying Auto Insurance (Español)

Homeowners/Renters Brochures

Cancellation or Nonrenewal of Personal Automobile and Property Insurance
Contact List for Residential Property Insurance
Coping With the Aftermath of Weather-Related Disasters (Internet only)
Credit Information - Understanding How Insurers Use
Child Care Liability, Consumer Guide to
Homeowner Insurance Complaint Comparison
Homeowners' Brochure
Homeowners Insurance, Making the Claims Process Easier
Homeowners' Inventory Checklist
From Homeowner to Renter
Insuring Your Home Business
Ten Things You Should Know About Purchasing Home Insurance (Español)

Other Brochures

Insuring Your Farm-The Basics of Property & Liability Coverage
Insuring Your Business-The Basics of Property & Liability Coverage
Privacy, A Consumer's Guide to Financial Privacy Rights under the Gramm-Leach-Bliley Act
NAIC Get Smart About Insurance
NAIC "Fight Fake Insurance" (Español)
Pet Insurance

Consumer Tools – provides links to:

- File a complaint
- Glossary of terms
- Cancellation/Nonrenewal Notices
- Helpful links
- PPACA Filings/Rate increases
- Long Term Care Partnership

Employer Tools – provides links to:

- Workers' Compensation Insurance
- Health Insurance Information
- Rural Medical Access Program

Industry Tools – provides links to:

- Physician Tiering Program Reporting
- Online Data Reporting System
- Company forms and information
- Producer and Business Entity forms and information
- Address change forms
- Fees
- Cancellation/Nonrenewal Notices
- Request for proposal
- Domestic Insurance Company Annual Statement